

Fill in this information to identify the case:

Debtor 1 Freddie Gibson, Jr.

Debtor 2 Deaun Carolyn Gibson
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Indiana
(State)

Case number 19-02884-RLM

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as Trustee of the Tiki Series
IV Trust

Name of creditor: _____

Court claim no. (if known): 8

Last 4 digits of any number you use to
identify the debtor's account:

2 2 9 0

Date of payment change:

Must be at least 21 days after date 09 / 01 / 2020
of this notice

New total payment:

\$ 633.98

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 155.14New escrow payment: \$ 219.64

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1	Freddie Gibson, Jr.		
	First Name	Middle Name	Last Name

Case number (if known) 19-02884-RLM

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Michelle R. Ghidotti-Gonsalves

Signature

Date 08 / 03 / 2020

Print: Michelle R. Ghidotti-Gonsalves

First Name	Middle Name	Last Name
------------	-------------	-----------

Title **AUTHORIZED AGENT**

Company Ghidotti Berger, LLP

Address	1920 Old Tustin Ave		
	Number	Street	
	Santa Ana, CA 92705		
	City	State	ZIP Code

Contact phone (949) 427 - 2010

Email bknotifications@ghidottiberger.com

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID [REDACTED] Branch Office- NMLS ID [REDACTED]

Final

Analysis Date: June 23, 2020

FREDDIE GIBSON
 3125 W 48TH ST
 INDIANAPOLIS IN 46228

Loan: [REDACTED]

Property Address:
 3125 WEST 48TH STREET
 INDIANAPOLIS, IN 46228

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Apr 2020 to Aug 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Sep 01, 2020:
Principal & Interest Pmt:	414.34	414.34
Escrow Payment:	155.14	219.64
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$569.48	\$633.98

Escrow Balance Calculation	
Due Date:	Apr 01, 2020
Escrow Balance:	(2,116.22)
Anticipated Pmts to Escrow:	775.70
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	(\$1,340.52)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(2,347.87)
Apr 2020				699.19	* County Tax	0.00	(3,047.06)
Jun 2020		620.56		*		0.00	(2,426.50)
Jul 2020		310.28		*		0.00	(2,116.22)
					Anticipated Transactions	0.00	(2,116.22)
Jul 2020		620.56					(1,495.66)
Aug 2020		155.14					(1,340.52)
	\$0.00	\$1,706.54	\$0.00	\$699.19			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

SN Servicing Corporation

Final

For Inquiries: (800) 603-0836

Main Office- NMLS ID [REDACTED] Branch Office- NMLS ID [REDACTED]

Analysis Date: June 23, 2020

FREDDIE GIBSON

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(1,340.52)	1,007.91
Sep 2020	170.71			(1,169.81)	1,178.62
Oct 2020	170.71			(999.10)	1,349.33
Nov 2020	170.71	593.33	County Tax	(1,421.72)	926.71
Dec 2020	170.71	756.00	Homeowners Policy	(2,007.01)	341.42
Jan 2021	170.71			(1,836.30)	512.13
Feb 2021	170.71			(1,665.59)	682.84
Mar 2021	170.71			(1,494.88)	853.55
Apr 2021	170.71			(1,324.17)	1,024.26
May 2021	170.71	699.19	County Tax	(1,852.65)	495.78
Jun 2021	170.71			(1,681.94)	666.49
Jul 2021	170.71			(1,511.23)	837.20
Aug 2021	170.71			(1,340.52)	1,007.91
	<u>\$2,048.52</u>	<u>\$2,048.52</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 341.42. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 341.42 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (1,340.52). Your starting balance (escrow balance required) according to this analysis should be \$1,007.91. This means you have a shortage of 2,348.43. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 48 months.

We anticipate the total of your coming year bills to be 2,048.52. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	170.71
Surplus Amount:	0.00
Shortage Amount:	48.93
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$219.64</u>

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$585.05 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

CERTIFICATE OF SERVICE

On August 03, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR

Keith Eirik Gifford kgooden@redmanludwig.com

TRUSTEE

John Morgan Hauber ecfmail@hauber13.com

US TRUSTEE

ustpregion10.in.ecf@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ana Palacios
Ana Palacios

On August 03, 2020, I served the foregoing documents described Amended Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

Debtors: Deaun Carolyn Gibson Freddie Gibson, Jr 3125 W 48 th St Indianapolis, IN 46228	
--	--

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ana Palacios
Ana Palacios